

Form ntefncurv – testntefncurv27

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 19–20685–MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Stephen Ferraro
417 3rd Street
Waretown, NJ 08758

Social Security No.:

xxx–xx–2821

Employer's Tax I.D. No.:

**NOTICE OF RECEIPT OF RESPONSE TO
NOTICE OF FINAL CURE PAYMENT**

TO: Stephen Ferraro
Debtor(s)

You are hereby notified that a Response to Notice of Final Cure Payment has been filed. Under Fed. R. Bankr. P. 3002.1(h), if you disagree with the creditor's response, a motion must be filed to determine whether the debtor has cured the default and paid post–petition amounts.

Dated: November 22, 2024

JAN: mmf

Jeanne Naughton, Clerk

In re:
Stephen Ferraro
Debtor

Case No. 19-20685-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 22, 2024

User: admin
Form ID: ntcfnur

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2024:

Recip ID	Recipient Name and Address
db	+ Stephen Ferraro, 417 3rd Street, Waretown, NJ 08758-3101

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor UMB Bank National Association, not in its individual capacity, but solely as legal title trustee for PRL Title Trust I dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper hkaplan@rasnj.com kimwilson@raslg.com
Kimberly A. Wilson	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kimwilson@raslg.com
Laura M. Egerman	on behalf of Creditor UMB Bank National Association, not in its individual capacity, but solely as legal title trustee for PRL Title Trust I laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com

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Michael R. DuPont

on behalf of Creditor NJ Law & Public Safety Credit Union dupont@redbanklaw.com lori@redbanklaw.com

Phillip Andrew Raymond

on behalf of Creditor UMB Bank National Association, not in its individual capacity, but solely as legal title trustee for PRL Title Trust I phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

Robert Braverman

on behalf of Debtor Stephen Ferraro rbraverman@mcdowelllegal.com
tcuccuini@mcdowelllegal.com;jmiller@mcdowelllegal.com;lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;bravermanrr62202@notify.bestcase.

Sindi Mncina

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@raslg.com

Thomas G. Egner

on behalf of Debtor Stephen Ferraro tegner@mcdowelllegal.com
tcuccuini@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11